

County of Los Angeles

SPECIAL EVENTS LIABILITY INSURANCE PROGRAM







PROVIDING:

COMMERCIAL GENERAL LIABILITY \$1,000,000 PER OCCURENCE / \$1,000,000 GENERAL AGGREGATE

FOR PERMITTED SPECIAL EVENTS HELD ON COUNTY OF LOS ANGELES PROPERTY

CONTACT NUMBER: (949) 349-9825

ON-LINE APPLICATIONS AT:

https://riskmanagement.lacounty.gov/

Use Venue Code <u>4929-000</u> for any County of L.A. Properties

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WHAT IS THE SPECIAL EVENTS LIABILITY INSURANCE PROGRAM:

This policy was designed to provide liability protection for Public Entities that permit public events to be held on the Public Entity's owned or managed property.

Parties who use County facilities operated by concessionaires, such as Raging Waters, cannot utilize the SELIP Program to obtain insurance. Please refer to your use permit for insurance requirements.

Examples of event classifications:

- 1. A group of citizens wants to hold a block party and requests a street closure.
- 2. A religious group wants to hold a service in a public park.
- 3. A parade, street fair, sidewalk sale, a wedding, reunion or social gathering taking place on Public Entity property or in an entity owned or managed facility.

These are just some of the most common examples. Consult the attached Event Schedule for a full range of eligible activities.

When the event holder contacts the Public Entity for a permit or permission to use a Public Entity facility they would be informed of the insurance requirement and offered the opportunity to access the Master Policy. We can provide a simple handout with a toll free number the event holder can access for additional information or a quotation.

HOW DOES THE SPECIAL EVENTS LIABILITY INSURANCE PROGRAM WORK?

The event sponsor will go to https://riskmanagement.lacounty.gov/, click on the "INSURANCE" tab, scroll down to the "SELIP" heading, and click on "VISIT SELIP" link. Next, type in the venue code: 4929 - 000, and complete the first three steps of the form to obtain the online quote. For further assistance, call a customer service representative at (949) 349-9825 to walk you through the process of determining the correct special event and activities, and what coverage the Public Entity requires. If the event sponsor elects to use the proposed insurance program, they will need to pay the amount of the premium directly online via a payment by credit card option. Upon receipt of payment, a Certificate of Insurance will be issued. Please refer to attachment at end of this brochure for step by step instructions on how to get a quote.

At the end of each month, AJG will provide the County of Los Angeles with a copy of all the event sponsors who have been issued coverage through the program. This report includes the name of the sponsor, event name and location, the premium paid, and department requesting the coverage. A copy of each certificate issued will be attached to this report. The County of Los Angeles will also receive a claims status report of any new or ongoing claims.

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- 1. Carrier: One Beacon Insurance Company (AM Best Rated A XII), Admitted
- 2. Policy Forms: Commercial General Liability-New Occurrence Form and Liquor Liability

3. Policy Limits:

\$1,000,000 General Aggregate

\$1,000,000 Per Occurrence

\$1,000,000 Products/Completed Operations

\$1,000,000 Personal and Advertising Injury

\$50,000 Fire Damage Limit Medical Payment Unit

\$ Excluded Medical Payments (Any One Person)

Third Party Property Damage Insurance Program

Loss Limit: Aggregate per Event / Occurrence

\$1,000,000

Deductible \$1,000

Liquor Liability

Each Common Cause Limit \$1,000,000 Aggregate Limit \$1,000,000

4. Claims:

Claims will be reported directly to One Beacon Entertainment at 877-248-3455, or by visiting http://www.onebeaconentertainment.com/Entertainment/pages/claims/claims-reporting.page?. It is the responsibility of the event sponsor to report any known claims to the carrier. The County of Los Angeles will also receive monthly claim reports with updated claim statuses.

5. Additional Insured:

The following may be added as "Additional Insured" for a charge:

- a) Adjacent property owners, public or private who grant the Public Entity or the certificate holder access via their premises.
- b) Public Entity organizations, as pre-approved by the Master Policy holder.
- c) Event sponsors other than tobacco and alcoholic beverage manufacturers.

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6. **Exclusions:**

The policy contains the following exclusions: Total Pollution; Asbestos; Silica Dust or Toxic Substances; Voluntary Labor; Employment Related Practices; Assault & Battery; Abuse and Sexual Molestation; Professional Liability; Absolute Liquor Liability; Animal Bite; Medical Payments; Computer Related Problems; Amusement Devices; Punitive or Exemplary Damages; Unscheduled Activities; Pyrotechnics (fireworks); Athletic Participant; Independent Contractors.

7. Premium for individual certificate holders will be determined by the exposure and attendance. Class I Risks are those with low or minimal exposure, Class II risks average or medium exposure, Class III risk heavy exposure. Class IV risks require carrier approval, and Class V risks where the exposure is too great for the program are excluded from participation. Host Liquor Liability coverage is provided for Classes I and II at no additional premium charge. Host Liquor provides coverage when "No Liquor is Sold or Included in the Ticket Price." Liquor Liability coverage is required for all other events that sell liquor or when liquor is included in the ticket or admission price. Liquor Liability for licensed professional bartenders or caterers is not provided. They must provide proof of Liquor Liability coverage and are required by law to have their own coverage. Liquor Liability rates are also provided in the attached Class and Attendance rating tables. The following is a schedule of exposures by class:

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CLASS I EVENTS – LOW EXPOSURE

Anniversary Parties Fishing Events **Antique Shows** Flower Shows Art Festivals **Garden Shows** Art Shows Graduations

Auctions Harvest Festivals - No farm implements, equipment

Award Presentations Home Shows

Ballets, Other Classical Dance Shows Jam and Jazz Concerts - Indoors

Banquets Job Fair - Indoors Bazaars Ladies Club Events

Beauty Pageants Lectures **Body Building Contests** Luncheons

Business Meetings Meetings - Indoors

Business Shows Pageants

Birthday Parties Professional and Amateur Association Meetings

Charity Benefits, Auctions, or Sales Reunions - Indoors

Church Services or Meetings Séances

Civic Club Meetings Scouting Jamborees - No overnight camping

Classic Music Concerts – Indoors Seminars

Consumer Shows **Social Receptions** Conventions in Buildings **Speaking Engagements Symphony Concerts** Craft Shows Debuts Teleconferences

Debutante Balls **Telethons**

Drill Team Exhibitions Trade Shows - Indoors

Vacation Shows Educational Exhibitions Educational Conventions Voter Registration **Electronics Conventions Wedding Receptions**

Fashion Shows

Host Liquor Liability is provided for Class I at no additional premium charge. Host Liquor provides coverage when "No Liquor is Sold or Included in the Ticket Price.

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CLASS II EVENTS – MEDIUM EXPOSURE

Bingo Games Political Rallies

Classical Music Concerts – Outdoors Reunions – Outdoors

Festivals and Cultural Events – Indoors School Band – Competitions or Events

Jam and Jazz Concerts – Outdoors Soap Box Derbies

Job Fairs – Outdoors Social Gathering – Outdoor Meetings – Outdoors Trade Shows – Outdoors

Old Timer Events Union Meetings

Picnics held at grounds without pools or lakes

Host Liquor Liability is provided for Class II at no additional premium charge. Host Liquor provides coverage when "No Liquor is Sold or Included in the Ticket Price.

CLASS III EVENTS – HIGH EXPOSURE

Aerobics and Jazzercise Classes or Events Junior Athletic Games

Baseball **Karate Meets** Basketball **Livestock Shows** Bicycle Rallies (Not Including Races) Nightclub Shows

Casino and Lounge Shows Parades – Under 500 Spectators

Country Western Events – No rodeos or rides

Country Festivals and Fairs - No rides Softball Events

Sporting Events – Amateur, Indoors Festivals and Cultural Events – Outdoors

Theatrical Stage Performances Film Showings

Heads of State Events Volleyball Events

Ice Skating Shows

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CLASS IV EVENTS

These risks are considered highly hazardous and are submitted to the insurance company for approval and premium quotation, or deemed as Ineligible Exposure in the events program:

Aircraft and Balloon Events Marathon (Walking, Running, etc.) **Animal Acts and Shows Mechanical Amusement Devices**

Mobile Home Shows Any event with daily attendance over 5,000

Any risk with Prior Losses **Motorized Sporting Events**

Anything not otherwise classified in the guide **Overnight Camping**

Armed private security used at an event **Professional Sporting Activities**

Block Parties / Street Closures / Street Fairs **Promoters Boat Shows Pyrotechnics**

Boxing, Wrestling, Hockey and Football Games Rap and/or Heavy Metal Carnivals Rodeos and Roping Events

Circus and Carnivals – Non Domesticated Animals Rummage Sales

Concerts - Not Otherwise Classified **RV Shows Evangelistic Meetings** Sidewalk Sales **Exhibitions** Ski Events Film Production **Swap Meets**

Gun and Knife Shows Swimming, Swimming Pool Facilities

Tractor Trailer Pulls

Gymnastic Competitions Water Activities or Events **Instructional Classes**

CLASS V EVENTS – SAMPLE PROHIBITED AND INELIGIBLE EXPOSURES

Bungee Jumping Parasailing Saddle Animals Hang Gliding Hot Air Balloon Rides Skateboarding Sky coaster Luge Mechanical Bulls Slam Dancing Mosh Pits Tobogganing Parachuting Trampolines

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ATTENDANCE / PREMIUM SCHEDULE

For Events Lasting 1-4 Days, Use Total Attendance of All Days

Total						Additional Premium for
Attendance			Class I*	Class II*	Class III*	Liquor Liability
1	-	100	\$75.00	\$100.00	\$150.00	\$75.00
101	-	500	\$100.00	\$135.00	\$200.00	\$185.00
501	-	1500	\$150.00	\$185.00	\$310.00	\$260.00
1,501	-	3000	\$200.00	\$315.00	\$425.00	\$375.00
3,001	-	5,000	\$300.00	\$425.00	\$625.00	\$490.00
5,000	and	Over	REFER	REFER	REFER	REFER

^{*}Add 10% to the premium for each Additional Insured up to a maximum of \$1,000.

For Events Lasting 5 or More Days, Use Total Attendance of All Days

Total						Additional Premium for
Attendance			Class I*	Class II*	Class III*	Liquor Liability
1	-	100	\$95.00	\$170.00	\$300.00	\$110.00
101	-	500	\$140.00	\$215.00	\$360.00	\$275.00
501	-	1,500	\$235.00	\$355.00	\$455.00	\$435.00
1,501	-	3,000	\$335.00	\$460.00	\$575.00	\$600.00
3,001	_	5,000	\$450.00	\$625.00	\$785.00	\$750.00
5,001	and	Over	REFER	REFER	REFER	REFER

^{*}Add 10% to the premium for each Additional Insured (other than the Program Sponsor and Venue) up to a maximum of \$1,000.

*Please note: There will be a 3% Additional Fee for TRIA (Terrorism Coverage)

Vendors Vicarious Liability Rate Schedule

Coverage under the Vendors Liability Program is not meant as a replacement for the Vendor's own liability insurance coverage. Liability coverage under this program is vicarious liability and covers only the event holder and the Public Entity.

Exhibitors	No Sales	\$45 per day per exhibitor up to a maximum of \$300 per day			
Concessionaires	Non-Food Sales	\$65 per day per exhibitor up to a maximum of \$425 per day			
Concessionaires	Food Sales	\$75 per day per exhibitor up to a maximum of \$475 per day			
Attractions	Performers	\$150 per day per exhibitor up to a maximum of \$950 per day			

Products Liability coverage excluded on vendors, concessionaires, and exhibitors of non-food sales.

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Third Party Property Damage Rating Schedule

For Events Lasting 1-4 Days,

Daily Attendance			
(Spectators/Participants)	Class I*	Class II*	Class III*
A. 1-100	\$25.00	\$30.00	\$35.00
B. 101 – 500	\$30.00	\$40.00	\$50.00
C. 501 – 1500	\$35.00	\$50.00	\$65.00
-			
D. 1,501 - 3000	\$40.00	\$60.00	\$80.00
-			
E. 3,001 -5000	\$45.00	\$70.00	\$95.00
-			
F. 5001 and Over	REFER	REFER	REFER

For Events Lasting 5 or more Days

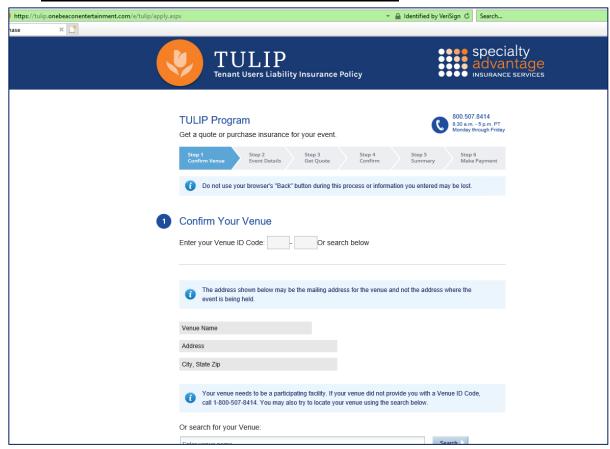
Daily Attendance (Spectators/Participants)	Class I*	Class II*	Class
		\$50.00	\$75.00
A. 1-100	\$30.00		
B. 101 – 500	\$40.00	\$65.00	\$95.00
C. 501 – 1500	\$50.00	\$75.00	\$105.00
D. 1,501 - 3000	\$60.00	\$95.00	\$115.00
E. 3,001 - 5000	\$70.00	\$110.00	\$130.00
F. 5000 and Over	REFER	REFER	REFER



SELIP Purchasing Instructions

To access the SELIP program, please visit: https://riskmanagement.lacounty.gov/, click on the "INSURANCE" tab, scroll down to the "SELIP" heading, and click on "VISIT SELIP" link.

You should be directed to the following screen:



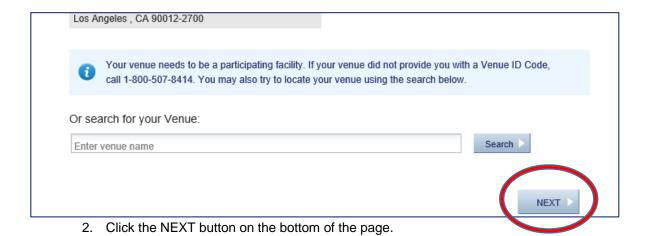


Steps to purchasing a Special Event Liability Insurance Program Policy

1. Type in the County of Los Angeles Venue Code: 4929 – 000.

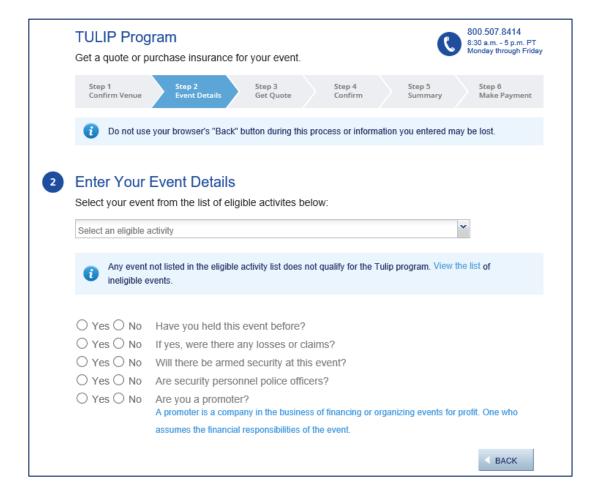
*You will notice that the County of Los Angeles address information will auto-populate.





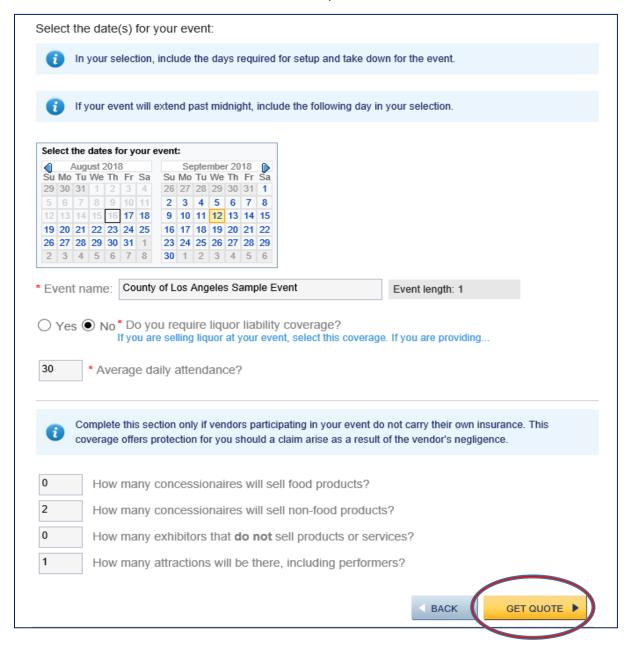


3. The next step is to input your event details.





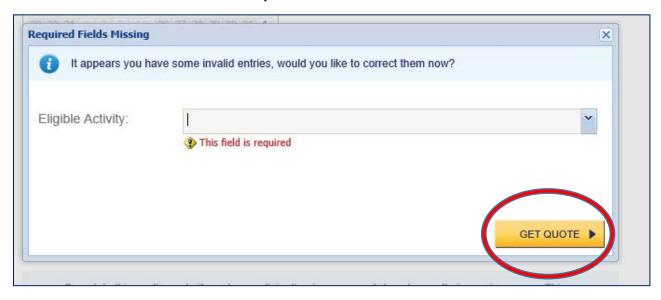
4. After you answer the five questions you need to select your event date. Type in your event name and answer several additional questions.



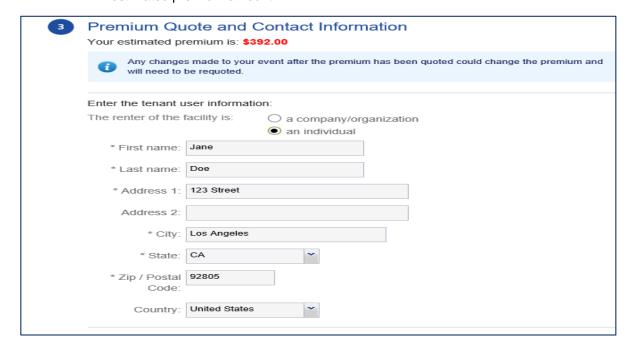
Click on the quote button once you have inserted all of the required information.



5. Please choose an activity and select the "Get Quote" button.

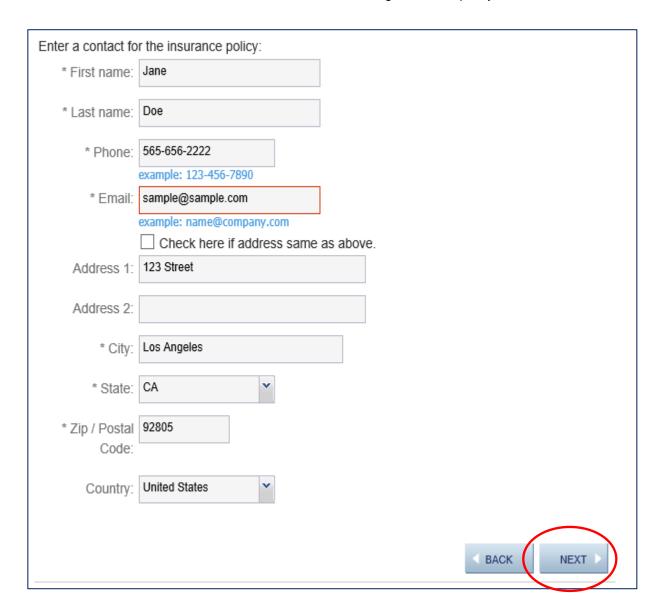


6. After you press the "Get Quote" button, the system automatically generates your estimated premium amount.





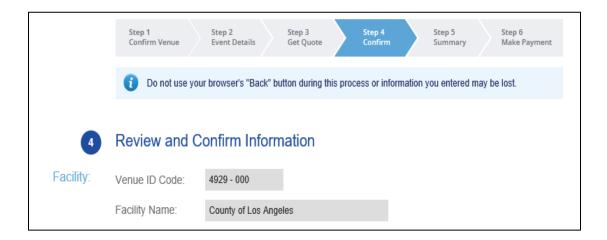
7. You will need to add all of the contact information for the event sponsor as well as the contact information for the individual handling the SELIP policy.

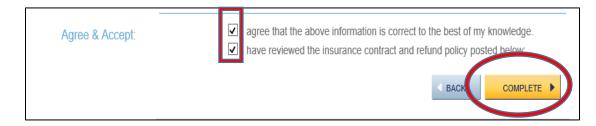


Please click "NEXT" once you have typed in all of the contact information.



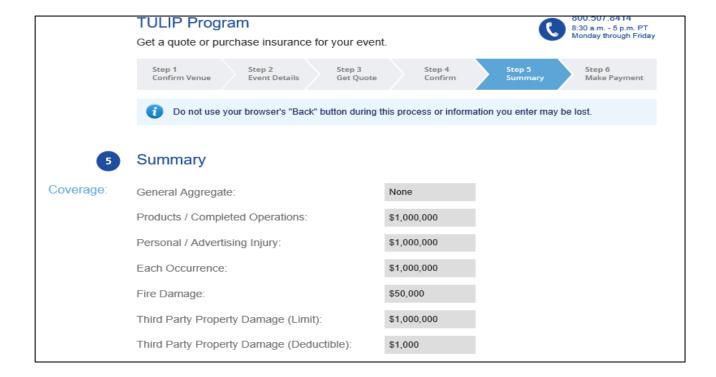
8. The next step is to review and confirm all the information you have inserted for the event. Once you have confirmed please check off the "Agree & Accept" boxes and click "COMPLETE".







9. After you click "Complete" you will be able to see a summary of your coverages and limits.



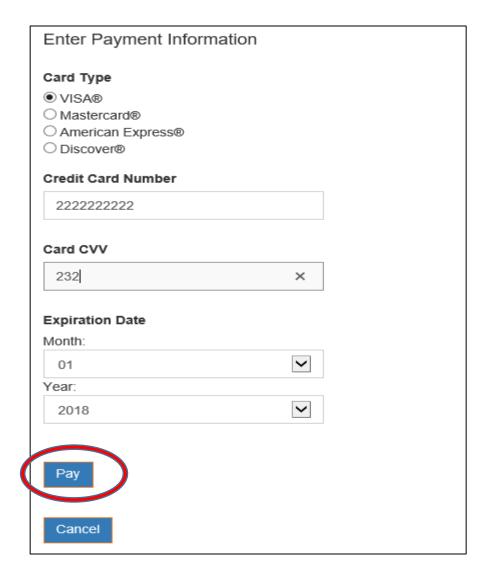


10. The last and final step is to purchase and pay for your policy. To do so, please click on the "PURCHASE COVERAGE" button and you will be taken to the payment tab.





Once you enter your payment information, please select the "PAY" button.



If you have questions or are having, trouble accessing the website; please call Jackie Godinez at Arthur J. Gallagher & Co. at 949-349-9825. Alternatively, you may contact OneBeacon Entertainment SELIP help desk at 800-507-8414, Monday through Friday between 8:30 A.M. and 5:00 P.M. Pacific Time.

Thank you for your interest in the Gallagher Special Event Liability Program for the County of Los Angeles Insurance Program.